Attorney Docket No. NEXTP005C1

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

TO THE COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of () application identifier or (X) first named inventor, <u>Jeremy R. LENT</u>, entitled <u>INTEGRATING LIVE CHAT INTO AN ONLINE CREDIT CARD APPLICATION</u>, for a(n):

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